

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the **PATENT APPLICATION** of:

Stephen Arthur Brown

**Application No.:** Not Yet Know

Our File: WAT-PT005

**Filed:** Not Yet Known

Date: April 6, 2006

International Appln No.: PCT/AU2004/001355

For: A CONSUMER CREDIT FINANCE  
CASHFLOW FUNDING SYSTEM

Group: Not Yet Known

Examiner: Not Yet Known

**INFORMATION DISCLOSURE STATEMENT**

Mail Stop PCT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Further to Applicant's Duty of Disclosure pursuant to 37 C.F.R. §1.56, Applicant wishes to bring to the Examiner's attention the material cited on the enclosed PTO-1449 form. Copies of the cited documents are enclosed.

Pursuant to 37 C.F.R. §1.98(a)(2)(ii), copies of the cited U.S. publications and/or patent documents have not been included. Copies of all other cited documents are enclosed.


Also enclosed is a copy of the International Search Report which cited the references as category "X", document of particular relevance.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.A./

It is respectfully requested that the Examiner consider these documents and return an initialed copy of the PTO-1449 form indicating his consideration of the cited materials.

Respectfully submitted,

Stephen Arthur Brown

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RJB/pp  
Enclosures (6)

<p>FORM PTO-1449</p> <p>U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(Use several sheets if necessary)</p>	<p>ATTY. DOCKET NO. WAT-PT005</p>	<p>SERIAL NO. Not Yet Known</p>
	<p>APPLICANT Stephen Arthur Brown</p>	
	<p>FILING DATE Not Yet Known</p>	<p>GROUP Not Yet Known</p>

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	6,587,841	07/2003	DeFrancesco et al.			
	AB	2002/0082985	06/2002	Mackay			

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AC	WO 2000/033158	06/2000	PCT				
	AD	WO 2002/031740	04/2002	PCT				
	AE	WO 2004/051394	06/2004	PCT				
	AF	EP 1 207 479	05/2002	EP				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


<p>EXAMINER /Barbara Amelunxen/</p>	<p>DATE CONSIDERED 09/29/2008</p>
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